

WHAT IS CLAIMED IS:

- 1                   1.       A method for protecting consumer personal data, the method  
2 comprising:  
3                   receiving an application for a payment instrument, wherein the application  
4 comprises personal data and a privacy preference of a consumer;  
5                   saving the application in electronic form in a database; and  
6                   storing at least some of the personal data and the privacy preference onto the  
7 payment instrument.
- 1                   2.       A method as in claim 1, wherein the payment instrument comprises a  
2 credit or debit card having a magnetic stripe, and wherein at least some of the personal data  
3 and the privacy preference are electronically stored on the magnetic stripe.
- 1                   3.       A method as in claim 1, wherein the payment instrument comprises a  
2 check, and wherein the privacy preference is printed onto the check.
- 1                   4.       A method as in claim 1, wherein the payment instrument comprises a  
2 credit or debit card with a processor and electronic memory, and wherein the personal data  
3 and the privacy preference are electronically stored in the memory.
- 1                   5.       A method as in claim 1, further comprising reading the personal data  
2 and the privacy preference at a merchant location when the consumer is making a purchase  
3 using the payment instrument, and saving the personal data and the privacy preference at a  
4 merchant storage location.
- 1                   6.       A method as in claim 5, further comprising mailing marketing material  
2 to the consumer only if permitted by the consumer's privacy preference.
- 1                   7.       A method as in claim 1, wherein the privacy preference indicates that  
2 the consumer would like to receive marketing material only from merchants that the  
3 consumer does business with.
- 1                   8.       A method as in claim 1, wherein the privacy preference indicates that  
2 the consumer would like to receive marketing material only from merchants that the  
3 consumer does business with and their affiliates.

1           9.     A method as in claim 1, wherein the privacy preference indicates that  
2 the consumer would like to receive marketing material only from the bank that the consumer  
3 does business with.

1           10.    A method as in claim 1, wherein the privacy preference indicates that  
2 the consumer does not want any marketing material.

1           11.    A method for protecting consumer personal data, the method  
2 comprising:  
3                receiving in electronic form at a server computer a consumer's privacy  
4 preference relating to business transactions;  
5                saving the preference in a database;  
6                receiving a request to send a mailing to the consumer;  
7                accessing the database to determine the consumer's privacy preference; and  
8                sending the mailing to the consumer only according to the consumer's privacy  
9 preference.

1           12.    A method as in claim 11, wherein the consumer's privacy preference  
2 indicates that certain marketing material may be sent to the consumer, and wherein the  
3 database is accessed to determine if the request may be fulfilled.

1           13.    A method for protecting consumer personal data, the method  
2 comprising:  
3                providing the consumer with a payment instrument having stored thereon a  
4 privacy preference;  
5                reading the privacy preference from the negotiable instrument when making a  
6 purchase at a merchant location;  
7                saving the privacy preference in a merchant database; and  
8                contacting the consumer only in accordance with the privacy preference.

1           14.    A method as in claim 13, wherein the payment instrument comprises a  
2 credit or debit card having a magnetic stripe, and wherein at least some of the personal data  
3 and the privacy preference are electronically stored on the magnetic stripe.

1           15.    A method as in claim 13, wherein the payment instrument comprises a  
2 check, and wherein the privacy preference is printed onto the check.

1           16.    A method as in claim 13, wherein the payment instrument comprises a  
2 credit or debit card with a processor and electronic memory, and wherein the personal data  
3 and the privacy preference are electronically stored in the memory.